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SOCIOLOGICAL NOTES.

Paris Municipal Pawn Shops.*—With increased facilities during the past year, the Mont-de-Piété plays a more important part than ever in the lives of the poorer people of Paris. The directors of the society desired to extend their storage facilities so as to be able to take in furniture and articles requiring large space, but the funds this year did not permit of it. Some of the bureaux were opened on Sunday with good results. The report of the year's business shows that the various bureaux of the institution contain 1,735,380 articles, representing a value of about forty-six and a half million francs at the beginning of the year. New pledges were issued during the year to the number of 1,142,801, representing a value of over twenty-seven million francs, and the stock at the end of the year showed that the total number of articles had decreased by about 100,000, which still represented a value of about forty-five and a half million francs. The average loan was about five dollars. Loans of under four dollars, no matter how long the goods are in pawn, result, the establishment claims, in a loss to the concern.

The number of unredeemed pledges sold was 114,733, which brought 762,499 francs, a little over half of which sum went to the pledge-brokers. The pledge-brokers advance loans upon tickets. The growth of this business is affecting legitimate pawnbroking. There are no fewer than 700 pledge-brokers in Paris who lend money upon tickets, charging 10 per cent per month, or buying the tickets and obtaining the profit on the articles when they are sold. This system flourishes particularly in connection with personal effects, as it is the custom of the official valuers at the Mont-de-Piété to under-value such articles. The valuers are a distinct service in connection with the institution, and as they have to make up deficiencies if they over-value, they are careful not to do so. During the year 200,300 articles which were sold had been under-valued, and most of them brought twice as much as the amount of the loan advanced, and some of them brought five times as much. If the borrowers have kept the ticket themselves, they receive the difference which the articles bring at the sale after a small charge has been deducted; but if they have parted with the ticket to a pledge-broker, he receives the profit.

* A résumé of the report of M. Edmond Duval, Director of the Paris Mont-de-Piété, published in *London*, September 24, 1896.

While loans on personal effects show a diminution compared with the previous year, which has reduced the profit of the establishment from 298,237 francs to 55,343, the branch of the business which deals in securities is in a hopeful condition. Several years ago the Mont-de-Piété introduced the system of advancing money on bonds, shares, and other securities, and at the end of last year it had 24,517 securities in its hands, upon which it had advanced 5,846,665 francs. The value of these securities at the end of the year was 8,794,320 francs, which shows that the institution leaves a considerable margin for a falling market. During the year over 49,767 loans and renewals were granted, representing over 13,000,000 francs. Although the full value of the securities is not advanced, there is no loss in consequence to the owner. The securities sold by auction brought nearly two and a half million francs, of which 800,000 was *plus* value over and above the amount of loans. The owners of the stocks receive this surplus value just as if their shares had been sold through a stock broker. In fact, the great majority of the sales were undertaken at the request of the borrowers, before the expiration of the period for which the loan had been granted. Only 474 articles were sold as unredeemed pledges, representing a sum of 192,699 francs. These were not sold until after the owners had received repeated notices giving them the fullest opportunity either to redeem or to renew them. The securities upon which the loans were advanced consisted of French rentes, Tunisian bonds, municipal stock, railway companies and bank shares. Municipal stock and shares of the Crédit Foncier were in the majority. The borrowers numbered 28,343, and were drawn from the following classes: Employes (in which is not included manual workers), 8403; merchants, manufacturers, 7904; workmen, 7071; rentiers, or persons living on their means, 3058; mechanical class, 2075; farmers, 42; from which it will be seen that the Mont-de-Piété is patronized by all classes of the community.

College Settlements.—The Seventh Annual Report of the College Settlements' Association, for the year ending October 1, 1896, has been distributed. This is a general association, with headquarters in New York, and a large membership extending over all parts of the country. Its purpose is to extend a general supervision over the particular settlements in its care, to assist in their support and, in general, to present the cause to the graduates of women's colleges in all parts of the country. The financial statement of the association for the past year indicates that it has raised over \$6500 from membership fees and donations. Of this fund \$562 was used for printing and for general expenses; the balance was expended in support of the Rivington Street

Settlement in New York, the Denison House in Boston, and the Philadelphia Settlement. About two-thirds of the expenses of the New York Settlement are paid from these general funds, the annual appropriation being \$3280. The annual appropriation to the Boston Settlement is \$800, but this year \$1050 was given. The annual appropriation to the Philadelphia Settlement is \$650, but an additional \$250 was given in this case also. The report of the Electoral Board of the Central Association, as well as the reports from the head-workers of the three settlements already referred to, are contained in this pamphlet, which may be obtained on application to Miss Caroline L. Williamson, Secretary, 3230 Michigan Avenue, Chicago.

Accompanying the annual report this year there was sent to members of the association also a copy of a report on certain questions drawn up by present residents in the College Settlements and submitted to past residents. This special report is suggestive of the work that is actually being done and of the objects which Settlement workers have in view. This report was also printed by the Church Social Union in the September number of its publications. Forty-two answers were received from the eighty-three sets of questions sent out. Among questions asked were the following:

1. What order of settlement work do you consider most valuable: personal, social, unorganized work, club work, educational work, or civic work? The answers indicated that higher value was attached to unorganized efforts, and to personal work suited to particular localities.

2. Is the amount of work done commensurate with the energy expended? The majority answered "Yes."

3. Is life in a settlement a deprivation? In a majority of cases the answer was "No."

4. Has the experience gained in the settlement been put to any use at home? The majority answer "Yes," and cite illustrations of how the settlement spirit and methods have been applied in various places where no settlements exist.

5. How far have you found it possible to make permanent friends among settlement neighbors?

6. Do you feel encouraged with regard to the possibility of doing away with class distinctions? Great diversity of answers.

7. Do you think that any of the young people coming to a settlement are stirred to undesirable discontent by their contact with the house? This question refers to the inhabitants of a settlement neighborhood, and the answers are unanimously "No."

8. Does poverty seem to you a greater or less evil since you have lived among poor people? To what type of poverty do you refer?

9. Do you think it possible for working people to attain hygienic living under present tenement-house conditions?

10. Do you consider that the more general practice of thrift would materially affect the welfare of the working classes?

11. What does your observation lead you to consider as the usual cause of distress among the poor?

12. What reforms or changes have you come to feel are (a) most urgent? (b) Most practicable? (c) Where would you begin?

These last four questions called forth a mass of widely differing answers of little practical utility. The whole report deals with questions of opinion merely, and is useful only in so far as it will indicate to the students of the movement the mental attitude of the actual workers.

Kingsley House Association, Pittsburgh.—This is one of the Social Settlements not in the College Settlements' Association, and it is of particular interest in that its work reflects the conditions in a smaller city. Mr. Robert D. McGonnigle, President of the Association, has just issued the third annual report, which may be obtained on application to him at 1709 Penn Avenue, Pittsburgh. Considerable stress is laid upon the work of the various boys' and girls' clubs, and on classes, city government, social science, industrial training, etc.

Insurance Against Non-Employment in Switzerland.—Having dealt with insurance for the unemployed in Cologne in the November ANNALS, we may add a résumé of the more important experiments in Switzerland prepared from material in Dr. Georg Schanz's recent book,* and Circular No. 2, Series B, of the "Musée Social," dated August 31, 1896. Insurance for the unemployed has attracted more attention in Switzerland than elsewhere. In Canton Berne an official labor bureau and registry to which those out of work resorted existed as early as 1889. The winter of 1892-93 was a severe one for the workers in all trades, and the labor unions were hard pressed to meet the demands made upon their funds by those who were involuntarily out of work. The mayor of the city had appointed a commission, which recommended to the city council to subsidize certain labor organizations to the extent of 5000 francs in order to enable them to carry out a scheme of voluntary insurance. The city department of charities made a similar recommendation, and the council on January 13, 1893, finally passed a measure placing the control of insurance funds in the hands of a commission of nine members, two of them elected by the union of labor organizations. No compulsion was to be exercised, and any citizen of Switzerland, resident in Berne, was eligible

*"Zur Frage der Arbeitslosen-Versicherung." By Dr. Georg Schanz. Pp. 384. Bamberg, 1895.

to membership. Dues were fixed at forty centimes per month. A member must have paid dues for at least six months in order to be eligible to benefit fees. The aid given amounted to one franc per day for single men and one franc, fifty centimes for workmen with families. Assistance could be obtained only in the months of December, January and February, and never for a longer period than two months. No allowance was made for the first week out of work, and nothing was paid in case the member was out of work on account of a strike or because he was responsible or refused work offered to him. Work for those unemployed was found as soon as possible through the medium of the city labor registry. The record for two years under this system has been as follows: From April 1, 1893, to March 31, 1894, 404 members were admitted, fifty of whom failed to pay regularly their monthly dues. Of the 354 remaining, 216 presented themselves for out of work benefits (118 in the month of December, ninety-two in January, and six in February). For fifty-one of these work was found, the remainder were helped with an average outlay per person of a little over forty-one francs, the least amount given being fifty centimes and the highest 105 francs. The treasurer's account for the year 1893-94 shows receipts to the amount of 1125 francs from members' fees, 949 francs contributions from employers, 1005 francs from donations, 4735 francs from the Canton of Berne, making a total of 7815 francs. Of this sum 6835 francs were expended in the daily allowance made to those out of work, 953 francs for administrative expenses, and the balance for heating and caring for room (rent was free). The showing for the next year, 1894-95, is as follows: Number of members admitted 390, or fourteen less than the year preceding; 226 applied for out of work benefits, only seven of whom found work during the first week. Benefits averaged forty-five francs, the highest amount being 108. The total resources amounted to 1366 francs from members' fees, 1703 francs from employers, 2970 from donations, 5000 from the Canton of Berne, and 616 from other sources. Administrative expenses were diminished by over 300 francs. The Berne experiment was tried for two years, in accordance with the statute of January 13, 1893. It was not a great success; as it applied to too few workmen. A new ordinance was passed to go into effect April 1, 1895, which authorized the payment of the fixed sum of 5000 francs, which might be raised to 7000 francs under certain circumstances, on the part of the city. The members' monthly fees were raised to fifty centimes, and the benefits paid were increased to one and one-half francs per day to workmen without families, and two francs to those with families. The figures are not yet published from which we can judge the results of this change.

The Canton of St. Gall tried a more far-reaching experiment. A law of May 19, 1894, authorized the communes in the canton to establish municipal funds for assisting the unemployed and to make insurance obligatory for a determinate or indeterminate period of time to be decided by a majority of the municipal electors. Several communes were authorized to unite for this purpose if they saw fit. Every workman whose daily wages do not exceed five francs must join an insurance fund. Other workmen may be declared eligible or may be compelled to join, according as the several communes shall decide. This provision applies to women also. Persons who fall in the obligatory class, may remain in private associations, if they choose, provided they offer equal facilities and benefits. Members pay thirty centimes per week; employers are not obliged to contribute to the funds, but the communes had to contribute a sum annually not exceeding two francs for every person insured. A member was entitled to benefit fees if he had paid dues for at least six months, and had been out of work at least five days, provided he did not refuse work offered to him. Benefit fees amounted to one franc per day as a minimum and could not be given for longer than sixty days in any one year. A fund of this kind was established in the city of St. Gall by decision of the electors, June 23, 1895. The fees were fixed at fifteen centimes per week for those who earned three francs or less per day; and twenty centimes for those who earned from three to four francs per day, and thirty centimes for those who earned from four to five francs. Persons received no benefits who were out of work because of their own fault, or those who left work to take part in a strike, or those who refused work assigned to them by the registry bureau of the city; those out of work because of sickness or accident are also entitled to no benefits from this fund, because they should receive benefits from special funds for these purposes. The benefits were fixed at one franc, eighty centimes per day for those whose wages were from two to three francs; two francs, ten centimes for those whose wages were from three to four francs, and two francs, forty centimes for those who receive from four to five francs wages. Periods of indemnity were limited to sixty days per year, the funds were administered by a commission of nine members, two elected by the municipal authorities and seven by the workmen insured. Three thousand members were enrolled, of whom twenty per cent belonged in the first class of wage-earners, sixty per cent in the second class, and twenty per cent in the third class, earning from four to five francs per day. The report of the results of the first year's experiment to June 30, 1896, is not yet at hand.

The city of Basle has under consideration an obligatory insurance law somewhat similar to that of the Canton of St. Gall, but worked out in far greater detail. It proposes to extend the obligatory principle to all Swiss born or foreign workmen employed in industries now subject to the Federal Factory Law and to those who work as masons or bricklayers. Obligatory insurance is to commence at the age of fourteen years, but does not apply to those who have an annual salary of over two thousand francs, nor to apprentices under eighteen years of age, who receive less than two hundred francs annually. It is proposed to divide workmen into two groups, first, those who work in factories, and second, masons and bricklayers. Each of these groups is to be sub-divided into three classes; first, consisting of those who earn fifteen francs or less per week; second, those who earn from fifteen to twenty-four francs per week; third, those who earn more than twenty-four francs per week. The dues of members vary from twenty centimes per week for the first sub-division of the first group to sixty centimes per week for the third sub-division of the second group, the maximum fees amounting to two and a half per cent of the wages. The employers contribute ten centimes per week for each person insured in the first group, and twenty centimes per week for the second group. The city is responsible for the expenses of administration, and in addition, contributes the sum of 25,000 francs per year. It is interesting to note the five conditions under which members lose all rights to indemnity in cases of non-employment; first, when they are out of work because of a dispute with their employer on the subject of wages; second, when they voluntarily leave their place; third, when they have been discharged by their employer for any violation of federal laws regulating employment; fourth, when non-employment is caused by sickness or accident; fifth, when work offered is refused. Benefit fees vary from eighty centimes to two francs per day, graded with minute exactness according to the several classes.